

**UNITED STATES BANKRUPTCY COURT
EASTERN DISTRICT OF PENNSYLVANIA**

IN RE: Samuel Delacruz, Debtor.	: : :	Chapter 7 Bky. No. 23-11283 PMM
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ORDER DISPROVING REAFFIRMATION AGREEMENT

AND NOW, the creditor having filed a reaffirmation between the Debtor and Bank of America, N.A of the kind specified in 11 U.S.C. §524(c) (doc. #34, the “Reaffirmation Agreement”);

AND a hearing with regard to the Reaffirmation Agreement having been held and concluded on September 5, 2023;

AND at the hearing, the Debtor having failed to rebut the presumption of undue hardship, see doc. #37;

AND for the reasons stated on the record at the hearing;

It is hereby **ORDERED** that the Reaffirmation Agreement is **DISAPPROVED**.

Date: September 5, 2023



**PATRICIA M. MAYER
U.S. BANKRUPTCY JUDGE**